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no problems, you were pretty informative, very
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Loans available nationwide	✓
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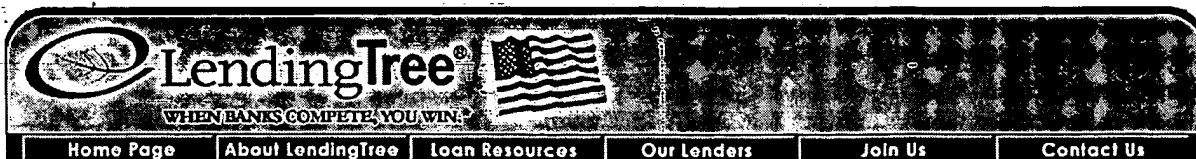


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LendingTree® is the only online **loan marketplace** where lenders compete for your business and you choose the loan that's right for you.

Our unique marketplace concept was created especially to...

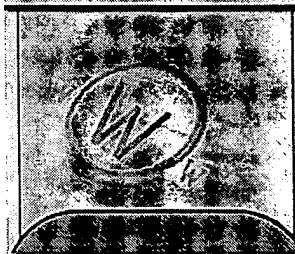
- provide you with the **easiest**, most **convenient** way to get a loan you've ever experienced.
- let you **choose** an offer from up to four of the nation's top-rated, most recognized lenders.
- provide you with **great rates and terms**
- put you in complete **control** of your borrowing process.

BEST OF ALL!

Our site is designed to make the loan process as stress-free as possible. No more moving from bank to bank in search of the product that fits your needs. Everything you'll need is right here, from calculators that will help you determine the amount to borrow and estimate your monthly payments, to a loan resource center full of information, products and services that you can use to your advantage.

You can also gain additional information about the lenders that may be competing for your business at our Lender Scorecard.

But don't take our word for it--find out what our customers have said about our service.

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LendingTree

WHEN BANKS COMPETE, YOU WIN.

Mortgage

Apply Online in Minutes

Thursday, January 10, 2002

5 Quick Steps to Getting Your Loan

1. Tell us about your loan
2. Tell us about yourself
3. Tell us about your home
4. Tell us about your work
5. Tell us about your finances

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5. The interest type(s) that...

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payment schedule, in

of 100% of the value

What kind of mortgage are you seeking? The answers to the questions below will help the lenders in our network tailor their offers to your specific needs.

1. Are you submitting individually or jointly:

Individually ▼

2. Are you a first-time home buyer?

▼

3. Are you or your spouse on active duty or a veteran of the U.S. military?

No ▼

4. How many points would you like to pay? ●

None ▼

5. Would you prefer to provide less than the standard documentation of your income, employment, and assets? Note: Lenders usually charge more for loans without full documentation.

No ▼

6. What type of loan do you want? (Select up to 3)

Question Tips

1. To improve your chances of qualifying, you can apply jointly with a co-borrower (such as your spouse) or co-signer to increase your reported income or available cash. If you want more than two borrowers on your loan, initially submit a QF with two borrowers then call the lender to add additional borrowers.

2. Some lenders have special programs for first time home buyers. You might be considered a first time home buyer if you have not owned a home in the last 2 years.

3. Some lenders have special programs for borrowers with relationships to the military.

4. Paying points can help to lower your interest rate.

5. Loans with less documentation may

CURRENT

Fixed Rate:

☐ 30 Year

☐ 15 Year

☐ 40 Year

☐ 25 Year

☐ 20 Year

☐ 10 Year

Adjustable Rate: (30 Year Term)

☐ 5/1 Adjustable (ARM)

☐ 3/1 Adjustable (ARM)

☐ 10/1 Adjustable (ARM)

☐ 7/1 Adjustable (ARM)

☐ 2/1 Adjustable (ARM)

☐ 1/1 Adjustable (ARM)

Other:

☐ Other innovative products lenders offer

Which is better: a 15 or 30 year term? ☒

Which is better: fixed or adjustable? ☒

7. Will this be your Primary Home, Secondary Home, or Investment Property?

Primary Home ☒

I agree to do business with LendingTree and to receive disclosures electronically, and have the ability to do so, as described in Electronic Disclosures. ☐

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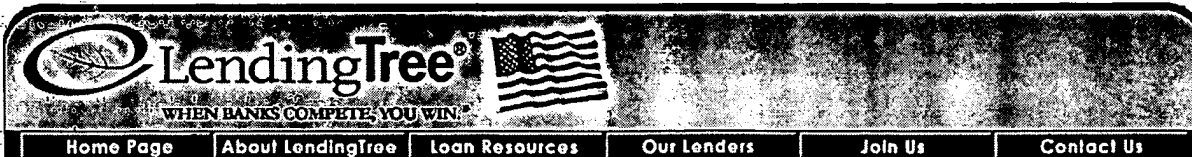
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sometimes be helpful for the borrower with income mostly from self-employment, commissions or interest income.

6. The product type(s) that you select will likely affect the interest rate and payment schedule, in addition to the term.

7. A primary home is a residence that you occupy full time. A secondary home or vacation home is a residence in which you live part time. An investment property is a residence on which you collect rental income.

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Press Release

LendingTree Provides Borrowers Fast and Easy Online Access to Multiple Loan Offers

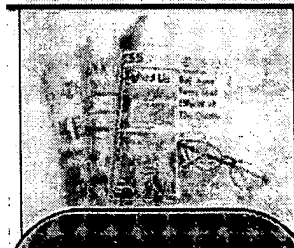
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Putting Borrowers in Control of the Loan Process, LendingTree's Universal Loan Qualification Form Matches Borrowers with Lenders Who Best Suit Their Needs

CHARLOTTE, N.C., June 23, 1998 - Alleviating the often intimidating and time-intensive experience of applying for a loan, LendingTree (www.lendingtree.com) is the online loan center that quickly connects borrowers to a network of lenders who compete for their business. Matching borrowers to multiple lenders from all over the country, LendingTree gives consumers the opportunity to choose the loan offer that best suits their needs. LendingTree's business model, designed expressly for the Internet, benefits both consumers and lenders in a way not previously possible.

LendingTree is the online loan center where borrowers apply for a loan - free-of-charge - using a universal qualification form for particular loan types that is distributed to multiple lenders. Loan types include personal, auto, mortgage, home equity, credit cards and debt consolidation. Unique among loan centers, LendingTree's proprietary filtering software matches borrowers and lenders in order to maximize approvals and minimize denials across all loan types. The software is designed to steer loan qualification forms to lenders who are best suited to serve a potential borrower's needs, whether it be related to their financial profile, geographic locale or other factors. For optimum security, LendingTree uses sophisticated technology to protect data and transmissions between the consumer, LendingTree and financial institutions.

"LendingTree leverages the advantages of the Internet to provide borrowers a degree of convenience, value and response speed that would not be feasible offline," said Doug Lebda, founder and president of LendingTree. "LendingTree was built with Internet technology from the ground up, unlike traditional business



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models that are often wedged onto the Web environment."

Securing a loan online through LendingTree involves three easy steps:

1. Applicants fill out one simple online loan qualification form (that takes 15 minutes or less to complete) for each loan type. The information is then sent to matching lenders in the LendingTree network.
2. Within two days on average (but often in as fast as one hour), loan applicants will begin receiving replies from up to four lenders in LendingTree's network. Applicants can check on the status of their loan on the LendingTree site with a secure, unique user I.D. number.
3. After comparing loan offers side-by-side, and studying them in more detail, applicants can select the loan that best matches their needs. To complete the loan process, applicants can call lenders directly or specify a time the lender can contact them.

By participating in LendingTree's network, banks and other financial institutions are afforded with a loan origination alternative that reduces costs and enables product customization based on credit profiles. Borrowers benefit because increased competition between lenders can lead to better loan terms.

Borrowers also gain control of the loan process and gain the added convenience of applying for loans from the comfort of their own computer 24 hours a day, seven days a week.

LendingTree's management team is comprised of industry veterans with extensive financial services, banking and information technology experience. LendingTree's founder and president, Doug Lebda, is a former Price Waterhouse executive. CEO and CFO Robert Wilson served as a general partner with Goldman Sachs for more than 17 years, including three years as president and managing director of Goldman Sachs International Corporation in London. Co-founder, director and vice president of marketing and business development, Jamey Bennett, is a veteran of the Web industry who founded the successful Bookwire, Inc. CTO Richard Stiegler has been developing software for more than 20 years, most recently while serving as vice president of advanced technology at Greenwich Capital Markets. COO Donald Colby worked most recently as executive vice president and group head in retail banking at The Bank of New York. Director Richard Field was a senior vice president of retail banking who helped

build The Bank of New York's credit card and installment operations during a tenure of more than 19 years. W. James Tozer, Jr., a LendingTree director, is a private investor, merchant banker, real estate developer and advisor to financial institutions who co-founded the Vectra Banking Corporation, the second largest independent commercial bank in the Denver metro area. LendingTree is also advised by a board of banking and financial service executives.

With more than \$482 million in loans originating from the Internet in 1997, Forrester Research predicts that the industry will reach \$40.5 billion in 2001. Reflecting this growing market, LendingTree is regularly expanding its network of lenders, which currently include: American Finance & Investment, Bann-Cor Mortgage, Eastern Mortgage Service, Inc., GreenPoint Financial Corp. (NYSE: GPT), The Money Store, National City Corporation, Pacific Capital Mortgage Inc., PNC Bank Corporation, YES Capital Funding, Inc. and Zions Bank. LendingTree will announce several major marketing partnerships in the coming months. LendingTree has already partnered with Switchboard, and has joined with GeoCities to create a co-branded loan center on the main GeoCities site.

About LendingTree, Inc.

LendingTree, Inc., founded by Doug Lebda in 1996 and based in Charlotte, N.C., is the online loan center that quickly connects borrowers to a network of lenders who compete for their business. The company is led by a management team comprised of industry veterans in the banking, financial services and information technology industries. LendingTree is a Service Member of the American Bankers Association and meets all legal requirements of the Fair Credit Reporting Act, Equal Credit Opportunity Act, Truth In Lending Act, Real Estate Settlement Procedures Act, and the Fair Trade Commission Act. For more information, LendingTree can be contacted by visiting its Web site at www.lendingtree.com or by phone at 704-541-5351.

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This press release contains forward-looking statements within the meaning of the "Safe Harbor" provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements include statements regarding: projected future revenues; optimism about the results of certain strategic and consumer initiatives; product and technological implementations; and projected expenditures and growth. These statements are based on management's current expectations or beliefs and are subject to a number of risks

and uncertainties that could cause actual results to differ materially from those set forth in the forward looking statements. The Company's actual results might differ materially from those stated or implied by such forward-looking statements due to risks and uncertainties associated with the Company's business, which include, but are not limited to: variations in consumer demand or acceptance; the willingness of lending institutions to offer their products over the Internet; further changes in the Company's relationships with existing lenders, companies, and/or strategic partners; the Company's ability to attract and integrate new lending companies and strategic partners; implementation of competing Internet strategies by existing and potential lending participants; implementation and acceptance of new product or service offerings, consumer lending industry regulation; competition in all aspects of the Company's business; fluctuations in operating results; or other unforeseen factors. The forward-looking statements should be considered in the context of these and other risk factors disclosed in the Company's filings with the Securities and Exchange Commission.

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